

CALWEST BANCORP

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3188860	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$191	\$178	-6.5%		
Loans	\$121	\$105	-13.8%		
Construction & development	\$10	\$3	-64.0%		
Closed-end 1-4 family residential	\$2	\$2	2.5%		
Home equity	\$8	\$15	92.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-30.0%		
Commercial & Industrial	\$57	\$44	-22.9%		
Commercial real estate	\$41	\$37	-10.6%		
Unused commitments	\$21	\$23	9.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$35	0.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$17	23.6%		
Cash & balances due	\$5	\$4	-25.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$175	\$168	-3.7%		
Deposits	\$162	\$161	-0.2%		
Total other borrowings	\$12	\$7	-45.6%		
FHLB advances	\$12	\$6	-50.0%		
Equity					
Equity capital at quarter end	\$16	\$10	-37.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	5.3%	--		
Tier 1 risk based capital ratio	10.8%	8.6%	--		
Total risk based capital ratio	12.1%	9.8%	--		
Return on equity ¹	-46.1%	-58.6%	--		
Return on assets ¹	-3.9%	-3.6%	--		
Net interest margin ¹	3.6%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	43.8%	34.3%	--		
Loss provision to net charge-offs (qtr)	97.0%	148.0%	--		
Net charge-offs to average loans and leases ¹	5.4%	4.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.6%	73.8%	4.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	5.9%	0.0%	0.0%	--
Home equity	3.4%	1.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.8%	0.9%	0.6%	-47.7%	--
Commercial & Industrial	3.7%	10.1%	2.0%	2.6%	--
Commercial real estate	0.8%	13.9%	0.0%	0.1%	--
Total loans	3.8%	12.0%	1.4%	1.1%	--